

EXHIBIT K

BEGIN FORM - Terms and Conditions Effective Fri Feb 03 09:29:31 CST 2017

**Ameritrade****For Internal Use Only**

Account Number: 3470
Type: Joint Tenants with Rights of Survivorship
Registration: Cash
Date Promoted: 01/02/2015 13:48:42
Principal Approving: Margaret Hoops
Branch ID: PVD 92427
Input Method: Express Application
Promoted By: AUTOPROMOTE

Mailing Address

Mailing Address:

Overnight Address:

Fax: 866-468-6268

New Account Information

Type: Joint Tenants with Rights of Survivorship
Registration: Cash
Receive Corp. Y
Communications:
Account Statement: Email
Trade Confirmaton: Email
Sweep Vehicle: **MMDA**, MMDA (FDIC) Product

Account Owner

Name: SEYMOUR LADD
Street Address:

Social Security

Number:

Date of Birth:

Mother's Maiden Sharpstein

Name:

Citizenship: US Citizen

Citizenship Country: UNITED STATES OF AMERICA

Senior Foreign N
 Political Figure:
 Employment Status: Retired
 Source of Income: SOCIAL SECURITY, INVESTMENTS
 Corporate NO
 Affiliation:
 NASO Affiliation: NO

Financial Questionnaire

Income: \$50,000 - 99,999
 Networth: \$1,000,000 - 1,999,999
 Liquid Networth: \$500,000 - 999,999
 Number of 0
 Dependents:

Investment Experience

Option Agreement

Account Suitability

Account Co-Owner

Name: SHIRLEY LADD
 Street Address:

Marital Status: Married
 Spouse of Account Yes
 Owner:
 Home Phone:
 Home Phone no
 Foreign:
 Social Security
 Number:
 Date of Birth:
 Mother's Maiden Goffin
 Name:
 Citizenship: US Citizen
 Country of UNITED STATES OF AMERICA
 Citizenship:
 Senior Foreign N
 Political Figure:
 Employment Status: Retired
 Source of Income: SOCIAL SECURITY
 Corporate NO

Affiliation:

NASO Affiliation: NO

Financial Questionnaire

Income: \$50,000 - 99,999

Networth: \$1,000,000 - 1,999,999

Liquid Networth: \$500,000 - 999,999

Investment Experience**Option Agreement****Account Suitability****ACH Information****CASH AGREEMENT**

I have received and read the Client Agreement, which is incorporated by this reference, that will govern my account.

I agree to be bound by this Client Agreement, as amended from time to time, and request an account to be opened in the name(s) set forth below. **The Client Agreement applicable to this brokerage account agreement contains predispute arbitration clauses. By signing this agreement, the parties agree to be bound by the terms of the agreement, including the arbitration agreement located in Section 12 of the Client Agreement, on pages 7 and 8.** All securities, dividends and proceeds will be held at TD Ameritrade Clearing, Inc., unless otherwise instructed. I understand that TD Ameritrade may obtain a current consumer credit report to determine my eligibility, or continuing eligibility, for credit or for other legitimate business purposes. Any decision by TD Ameritrade to extend credit may be based on information contained in a consumer or credit report, as well as the policies of TD Ameritrade and TD Ameritrade Clearing, Inc. I understand that TD Ameritrade may relate information regarding this account, including account delinquency and voluntary closures, to consumer or credit reporting agencies. Upon my request, TD Ameritrade shall inform me of each consumer or credit reporting agency from which they have obtained and/or reported my consumer or credit report. TD Ameritrade agrees to notify the consumer or credit reporting agencies if I dispute the completeness or accuracy of the information furnished by TD Ameritrade. By my signature below, I authorize TD Ameritrade to obtain consumer or credit reports for the name(s) set forth below.

I understand that non-deposit investments purchased through TD Ameritrade are not insured by the FDIC, are not obligations of or guaranteed by any financial institution, and are subject to investment risk and loss that may exceed the principal invested.

Important information about procedures for opening a new account:

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also utilize a third-party information provider for verification purposes and/or ask for a copy of your driver's license or other identifying documents.

If this is a Joint account, all Account Owners must sign.

Under penalties of perjury, I certify that: (1) the number shown on this form is my correct taxpayer identification number, and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. citizen or other U.S. person, and (4) The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

If I have been notified by the Internal Revenue Service (**IRS**) that I am subject to backup withholding because I have failed to report all interest and dividends on my tax return, I must cross out (2) in this certification.

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

_____	X _____
Date	SEYMOUR LADD
	Account Number: 3470
_____	X _____
Date	SHIRLEY LADD
	Account Number: 3470

or Introducing Broker use only

R.R. - Gen. Prin.

Date

for internal use only

New Accounts Opened By (initial & date):

Account Number: 9470

END FORM - Terms and Conditions Effective Fri Feb 03 09:29:31 CST 2017